## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Inventors: Emily Chien, et al. Docket No. 40655.1300

Serial No.: 09/834,478 Filing Date: April 13, 2001

Group Art Unit: 3689 Examiner: Dennis William Ruhl

Title: A SYSTEM AND METHOD Confirmation No.: 2560

FOR USING LOYALTY

POINTS

## AMENDMENT AND REPLY

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## Dear Commissioner:

In reply to the Office Action mailed on November 15, 2010, of which this Reply is filed within three (3) months, please consider the following remarks and amendments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 21 of this paper.